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FEDERAL HOUSING ADMINISTRATION

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For Release Anytime  
October 1946

By Raymond M. Foley  
Commissioner, Federal Housing Administration

New methods, materials, and techniques in housing production are more important now than ever. We need increased efficiency so the Veterans Emergency Housing Program will be successful and housing can be furnished within the ability of the American people generally to pay for it.

The Federal Housing Administration has always recognized new methods which would provide structurally sound houses. Lately, the technical branch of FHA has been busy reviewing applications of manufacturers to determine acceptability of the product offered; more than 150 general or special rulings have been issued to FHA insuring offices since the Veterans Emergency Housing Program was inaugurated.

Shop-fabricated or special methods of construction proposed for use in houses offered as security for mortgages to be insured by FHA are analyzed and investigated to determine whether the method will provide a structurally sound and durable dwelling. Since most special methods of construction make it difficult to inspect the structural elements visually, it is necessary to predetermine whether the methods will provide desired structural soundness and durability.

Among many factors considered are the qualifications of the proponent, method of distribution, facilities of shop fabrication, and control over assembly operations at the site. As a result of these investigations, the Underwriting Division of FHA issues rulings defining the conditions of acceptability of the methods for mortgage-insurance purposes. Rulings are for the guidance of FHA insuring offices where the final determination of



acceptability is made and the commitment for insurance issued. This determination takes into account the property as a whole and depends on a number of other factors such as architectural design, location, valuation, thermal characteristics, and market acceptance.

Conventional methods of construction and any portion of shop fabrication or special methods considered conventional are not covered by rulings but are governed by applicable minimum construction requirements established for the locality where the house is to be built.

Approval of the methods and materials used by a manufacturer does not mean that all such houses will be automatically approved for FHA-insured financing. Each mortgage application is considered individually, whether for a factory-built house or for a house of conventional construction.

In cases where the fabrication and assembly process permits the frame to be exposed, FHA inspectors make the check in the regular manner. When the frame is not open to permit inspection, the manufacturer certifies the house has been fabricated and erected in compliance with the ruling issued by FHA.

Manufacturers who wish to submit data on prefabrication or special methods of construction may apply to local FHA insuring offices. There it will be determined whether plans meet minimum property requirements and possess desired architectural appeal and the possibility of sustained market acceptance to the extent that these considerations may be affected by the special methods or materials. The local FHA office then transmits the data furnished by the manufacturer to the Underwriting Division in Washington, together with an opinion as to qualifications and fabricating facilities of the sponsor. Manufacturers may make application direct to the Underwriting Division, but the plan of dealing through local FHA offices is preferred.





The following data should be submitted: (1) Comprehensive information concerning the proposed method of marketing, extent of intended distribution, shop facilities and qualifications of the sponsoring organization, and proposed controls over field construction. (2) Drawings to scale fully dimensioned, together with a description of the materials and methods of construction, accurate, clear and complete in detail, and particularly defining shop-fabricated elements as distinct from conventional elements of the house. (3) All related technical information, including laboratory test reports when available, to demonstrate structural properties and any characteristics considered significant of the shop-fabricated or special method.

The FHA investigation of the proposed materials and methods includes consideration of structural soundness and durability, resistance to normal use, resistance to elements, thermal conductivity, and protection against corrosion, decay, and insect attack. If the proposed method is to be used for multi-family dwellings, fire resistance and sound insulation are also investigated.

Before a ruling is issued by the Underwriting Division, the sponsor is usually asked to erect a complete demonstration house without benefit of FHA mortgage insurance. Observation of the shop fabrication and the on-site assembly of the house provides essential information for determining the acceptability of the proposed method for mortgage insurance purposes. This demonstration may reveal need for minor corrections and suggest modifications the sponsor may wish to make before going into extensive production.

Rulings are not issued by FHA to manufacturers of materials or products. Acceptance is determined by FHA field offices on the basis of the appropriate use and performance of such materials or products. Manufacturers of materials are encouraged to furnish complete information concerning their products, with particular regard to specific uses recommended by them and proper methods of installation.

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Group Submission for 10 or More Houses  
Now Handled by FHA with One Application

In his continuing effort to simplify operating procedures and improve the efficiency of the Federal Housing Administration, Commissioner Franklin D. Richards has announced a new procedure in regard to applications for mortgage insurance on one to four-family houses under the veterans emergency housing provisions of the National Housing Act (Title VI, Section 603).

Under the new procedure only one application form will have to be filled out in applying for mortgage insurance under Section 603 on a group submission of 10 or more properties. Accompanying the application must be plans and specifications for each basic type of house in the group.

The new application forms for group submissions under Section 603 (FHA Forms 2003-G and 2003-S) are now available at FHA field offices, which have been instructed in their use.

Mr. Richards said that this simplification saves applicants considerable time and paper work. Heretofore a separate application form had to be made up for each property, with accompanying exhibits. Also, it saves time and work for FHA offices, as they will now issue one blanket commitment on the group submission rather than a number of individual commitments to insure mortgages on each separate property.

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January 12, 1947.





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For Immediate Release  
June 22, 1946

National Housing Agency  
FEDERAL HOUSING ADMINISTRATION

AUG 31 1946


"Downward pressure" on new home construction costs and sales prices is the keynote of policy of the Federal Housing Administration in fixing maximum mortgage ceilings under the Veterans Emergency Housing Act, according to Raymond M. Foley, FHA Commissioner.

The same policy is being applied in FHA's approval of sales ceilings and rental rates under expanded authority recently delegated to the agency in administering the HH priorities system.

"We have taken some time to develop decisions on mortgage ceilings," Mr. Foley said, "because it is incumbent upon us under the Veterans Emergency Housing Act to make use of FHA's new Title VI mortgage insurance authorization in such a way as to aid the production of housing within practicable reach of the mass of veterans seeking homes through purchase or rent.

"Mortgage ceilings on houses for sale in various FHA areas range from \$6,000 to \$8,100 on three-bedroom houses including garage. The highest figure has been set for only nine areas. Ceilings proportionately lower for two-bedroom houses will be worked out at once by each FHA office and reported for approval. Sample cases developed indicate they will range from \$600 to \$1,000 below the three-bedroom maximum mortgage amounts."

Mr. Foley said the present cost of producing houses is too high in most areas as measured in terms of reasonable ability of veterans to buy or rent them. Unless the present cost trend is checked or reversed, he said, the objectives of the Veterans Emergency Housing Program may be defeated by high prices and rents.



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"We are convinced construction costs must come down during a transition period," Mr. Foley said. "The policy adopted is to assist builders in accelerating the transition without stopping construction. Many of the high cost factors no doubt are caused by temporary conditions of shortage of materials, resulting in expensive delay and loss of efficiency. Other parts of the high cost are undoubtedly not actually necessary but result from competition for materials and services and from other conditions current in the building field.

"Factors of the first-named type will probably be reduced as the flow of materials increases and the competition for them from industrial and commercial construction diminishes as a result of CPA's restrictive order. The second-named type will tend to remain in the cost structure while housing demand is heavy and so long as they can be financed through being reflected in mortgage borrowing and in authorized sale prices.

"The FHA has now obtained authority for a much closer analysis of prices in the HH priorities system through which permissions to build houses are granted. We now can require complete plans and specifications and are preparing also to make site appraisals. We will make compliance inspections even though the houses are not financed with FHA-insured mortgages.

"This authority makes possible maximum sale price approvals on a close cost and profit estimation. All FHA offices have been instructed to proceed on that basis since June 10 when the new authorities become effective. They have been instructed not to allow a margin for contingencies as was necessary in the former looser system. All have been instructed to apply a policy of close examination for removal from estimates of any cost items, or part thereof, as rapidly as they are found unnecessary. This involves scrutiny of all subcontracts as well as the general contract.





"The mortgage ceiling prices being fixed are based upon an acceptable three-bedroom house of approximately 1,000 square feet, including garage, and will be subject to periodic review as the cost situation changes. If the cost of a garage is not included, the mortgage amount will be reduced.

"Each of these steps is taken with a view to assisting the builder to produce housing at lower cost. Contractors can themselves control only a small part of the current costs composing the sale price of a house -- that part affected by their own profit and whatever efficient methods they can introduce. Their efficiency is seriously impaired by present conditions. For the balance of cost, they are at the mercy of the market.

"The 'downward pressure' policy we are instituting will necessarily be exerted gradually as it is found that all or any part of an item of cost need not be paid by a builder in an operation and efficiency can be attained without it.

"The fact that Title VI mortgage ceilings are based upon a three-bedroom house of modest type will not prevent building of other types of houses," Mr. Foley added. "It will channel production funds made available through Title VI to housing not in the highest-priced brackets. Additional features or size in a house may still be financed by a veteran, if desired or required by him, through combination of the FHA-insured mortgage and his veteran's guaranteed borrowing rights up to the \$10,000 sales price limit of the Veterans Emergency Housing Program.

"The same general policy will be applied with reference to rental housing. and every effort will be made to encourage a larger production of such housing. Careful studies of costs of building rental housing are now being completed with a view to determining for each locality and type of rental housing what local mortgage ceiling will apply under the Veterans Emergency Housing Act."



FHA field offices have been advised to receive and process applications for mortgage insurance on rental housing projects under the Veterans Emergency Housing Act. Applications thus processed will be used to determine what maximum mortgage ceiling will apply in local communities in the case of rental housing. The Act sets a maximum mortgage per room of \$1,500 which may be raised to as high as \$1,800 where the Commissioner finds cost levels require it.

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July 2, 1947

Summarizing the changes made in the loan insurance provisions of Title I of the National Housing Act which was extended two years to July 1, 1949 by Congress and approved by the President last week, Raymond M. Foley, Commissioner, Federal Housing Administration called attention to the fact that no major changes are incorporated in the new regulations. The same Title I operating forms will continue to be used - that is, the Credit Application, the Completion Certificate and Loan Reports and the entire procedure will operate as in the past.

New reserves will be established on loans made or notes purchased on and after July 1, 1947. If loan reports submitted to FHA indicate that the date of purchase of "Notes Purchased" or the date of "Disbursement of Loans Made" is on or after July 1, 1947, the transaction will be credited to the 1947 reserve. A summary of the changes which, together with new contracts, were mailed to approved lending institutions immediately following the signing of the bill by the President follows:

In Section I of Regulation III covering ELIGIBLE NOTES: "Validity" is amended to clarify the intent of the requirement that the note must be valid and enforceable against the borrower(s) as defined in Regulation II, Section 9. In addition, all signatures on the note including makers, co-makers and endorsers must be genuine.

Section 3. "Payments" is amended by substituting the words "Two calendar months" for "sixty-two days" for the reason that when



the latter provision is applied to 3 year and 32 day notes dated December 29 through January 26 and the full 62 days is taken to the first payment, it results in a loan having a final maturity in excess of the statutory limit of 3 years and 32 days.

#### REGULATION IV. MAXIMUM AMOUNT OF LOANS

Section 4. "Maximum Amount per Property" is deleted and the amount outstanding at any one time on any piece of property shall be determined under the provision of Regulation VI, Section 5.

#### REGULATION V. FINANCING CHARGES

Section 4. "Application of Lump Sum Payments" is deleted because of accounting difficulties encountered by lending institutions in endeavoring to comply with such provision.

#### REGULATION VI. CREDITS AND COLLECTIONS

Section 3. "Outstanding FHA and Direct Federal Obligations" is amended so that the proceeds of a loan may not be disbursed to a borrower who is more than 15 days past due on an obligation owing to or insured by the Federal Government.

#### REGULATION VI. CREDITS AND COLLECTIONS

Section 7. "Collections" has been added to clarify the responsibility of the lending institution in the collection of insured notes.

#### REGULATION VIII. DISBURSEMENT OF LOAN PROCEEDS

Section 2. "Precautionary Measures" is entirely new and sets forth conditions under which loans will be accepted for insurance recordation when the lending institution has reason to question the reliability or responsibility of the dealer, contractor





or salesman involved in the transaction. This Administration will continue to furnish lending institutions with names of dealers or salesmen whose operations have been questioned.

#### REGULATION IX. REFINANCING

Section I. "General Requirements" is amended to apply to loans insured on and after July 1, 1947. It is not permissible to consolidate a note insured under the Reserve of 1944 with one insured under the Reserve of 1947.

#### REGULATION XI. CLAIMS

Section 3(c). "Military Service Cases" has been deleted.

Section 5(b). "Claim Amount" is amended so as to limit the amount of interest that may be included in a claim to the maximum permissible financing charge on the reduced balances for the period(s) outstanding on those transactions where there have been lump sum payments.

Section 5(d). "Claim Amount" is amended to increase the amount allowed an institution if judgment is secured.

#### REGULATION XII. INSURANCE RESERVES

Section 1 and Section 2 are amended to establish new insurance reserves on loans originated on and after July 1, 1947. Claims arising out of loans originated during the period of July 1, 1947 to July 1, 1949 will be charged against the reserves created during such period.

Section 4. "Transfer of Insurance Reserve" is amended to provide for the approval of the Commissioner to all transfers of reserves totaling over \$5,000 during any fiscal year.



REGULATION XIII. INSURANCE CHARGE

Section I. "Rate" is amended to reduce the premium rate to 1/2% per annum on 1(b) loans in excess of \$2,500 and 2(b) loans having a maturity in excess of 7 years, and to compute the insurance premium to the nearest month instead of on a daily basis.

Part II of the Regulations governing Class 3 - New Dwelling Structure Loans is continued without change except as to the extension of the dates.

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Although in effect only since August 19, the revised Title I "Class 3" small home program of the Federal Housing Administration is proving attractive both to financial lenders and builders as well as to the broader segment of the rural and small community home seekers it is meant to benefit.

This newest FHA program, as explained by Commissioner Franklin D. Richards, resolves into a lender-builder plan for modest homes of sound construction in the \$3,000 to \$4,000 price range, in areas to which such home units are adaptable.

It is most pertinent here to quote what Dan S. Morrison, secretary of the Mortgage Finance Committee of the National Association of Home Builders, says of Title I, Class 3 FHA loans:

"We suggest that all Secretaries urge their members to take a good look at the Title I, Class 3 FHA loan which provides a \$3,000 loan for construction by a builder or individual of a minimum type house. The new limit will undoubtedly lead many builders to believe that they will have no use for a Class 3 loan, but it should be remembered that the new program is just getting underway . . .

"This new loan has two great advantages. The first is its simplicity, as no FHA inspection is required (responsibility for inspection is up to the lending institution) and the second is that it permits financing of a minimum type house in that the design requirements are much less strict under Title I than under Title II and Title VI and structural requirements can be scaled down to conform to smaller size house. Under it a builder or individual can finance a house with an area of as little as 360 square feet or even smaller

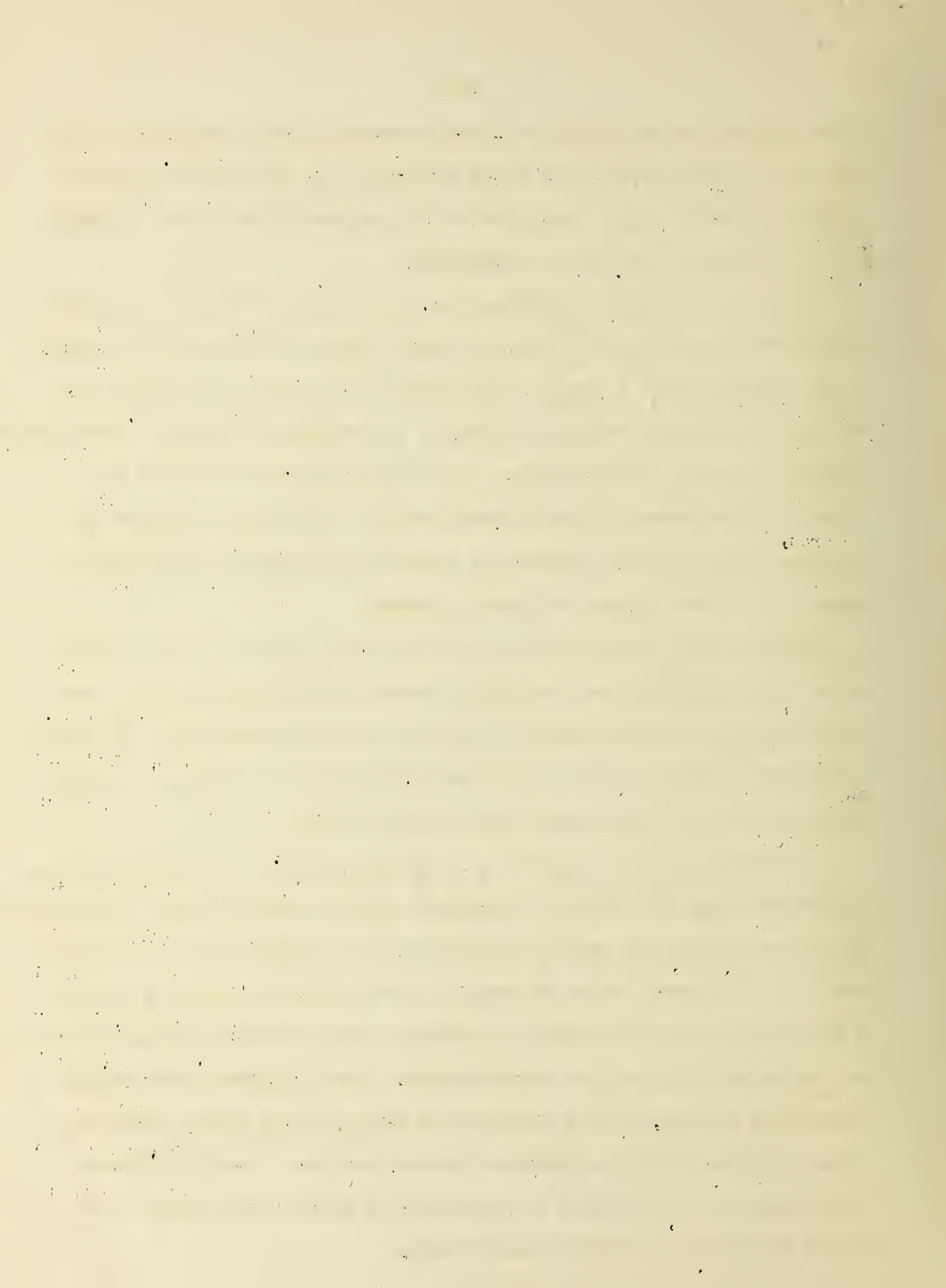


if FHA approves and containing but three rooms--one separate bedroom, a living room which provides kitchen and dining facilities and (where sewage and water facilities permit) a bath. The third is that progress payments not to exceed 80% of the amount of the loan are permitted."

The new and revised regulations under which such construction is brought into the FHA program for the first time since 1938, were mailed late in August to all qualified Title I lending institutions and to others interested. Responses, and inquiries from all sections of the country, according to Commissioner Richards, have been most gratifying. He believes this interest bears out belief that this method of home financing will be particularly effective in answering present critical demands for homes among citizens of this broader segment of the lower income and minority groups.

It would well behoove both the builder and the lender to have at least one man in his organization thoroughly conversant with these new regulations. They are simply stated, in narrative style, and easily interpreted. What there is of technicality in them is readily understood by either builder or lender; complete knowledge of them spells new business to both.

Particular emphasis is placed by Commissioner Richards on "eligible improvements", and, therefore some elucidation on that regulation (IV) is pertinent. The National Housing Act specifically states, the proceeds of the loan must be used for the financing of the building of a new structure; therefore, they can be used only for financing cost of materials, labor, builder's profit, architect and engineering fees, and for "appurtenances." These "appurtenances" include landscaping, fencing, garage, sidewalks and drives, septic tanks, cesspools, wells, lighting, heating and plumbing systems, and other normally required improvements. The proceeds of a loan may not be used to pay for any of the cost of the land or of off-site improvements.





It is the responsibility of lending institutions to approve the site and to inspect construction. There are no inspections by the FHA. Success of the program is dependent on the good faith and sound practices of lending institutions, material dealers and builders. However, it is pointed out by FHA officials: "The dwelling, accessory buildings, and all other improvements to the lot should be well designed and well planned. To attain this the property should be of a character that will not induce neighborhood blight nor adversely affect neighboring properties; the property must provide continuing utility, security and satisfaction of occupants."

An eligible borrower shall be the owner of unencumbered land on which the home is to be built, or the lessee of such unencumbered land under a long term lease. If the borrower is a lessee the provisions of his lease must be submitted to the Commissioner for the latter's approval.

Other factors to be considered by the lender and builder are:

Proper light and ventilation in the house and in such spaces as attics, and areas where there is no basement; necessary storage and adequate sanitary facilities; such arrangement of rooms as to give proper privacy and access to bathrooms; safety of ascent and descent on stairways, with adequate head room; well built frames and enclosures of both the dwelling and accessory buildings so as to provide proper weather resistant shelter and workmanship of a quality equal to good standard practices. Materials used must be of such quality to insure reasonable durability and economy of maintenance commensurate with the type and class of dwelling. Under the eligibility regulation the house must contain a minimum of 360 square feet on a lot with a minimum of 4,000 square





feet, and all public utilities if available must be connected, otherwise they are not required; but in any event the property must have a good pure water supply.

In the event the house is being built for sale or for rent it is required that the footings, foundations, columns, and structural elements of load bearing sections of the structure, including exterior walls, interior partitions, floors, ceilings, roofs and, when included, heating, plumbing and electrical instalations comply with the Federal Housing Administration minimum construction requirements contained in the "Minimum Property Requirements for Properties of One or Two Living Units" for the area in which the property is located.

Making a Class 3 loan is very simple. First, the borrower submits to the lender his credit application together with a description of the property and such plans and specifications as may be required by the latter. Next the lender inspects the site and determines that it is suitable for a home and that the proposed structure will not adversely affect surrounding properties. It is also the responsibility of the lending institution to make an estimate of the value of the property and that the borrower will have at least a 5% equity.

In the case of a building intended for sale or rent the Commissioner must approve the project on a one page form furnished by FHA. The next step is to have the borrower sign a note and mortgage furnished by FHA, and then construction starts. Progress payments for construction advances may be made up to 80% of the loan. It is the responsibility of the lending institution to be satisfied that the value of the work done and the materials on hand at the time of any progress payment is equal to at least 110%, plus previous progress payments.



if any. It is also the responsibility of the lending institution to see that the construction follows the plans and specifications submitted by the borrower.

After the structure is completed and ready for occupancy the lending institution will make a final inspection and will have the borrower execute a completion certificate, after which a report on final completion is sent to FHA, Washington.

To sum up briefly the following seven simple steps will guide you in a successful Title I, Class 3 program:

1. The borrower executes a credit application (Form FH 51) which is submitted to the lending institution with plans and specifications of the proposed home.
2. The lending institution:
  - (a) Checks and approves the borrower's credit.
  - (b) Approves the site.
  - (c) Determines that the borrower will have an equity of at least 5% of the appraised value of the completed property.
  - (d) Checks the plans and specifications to see that they comply with regulations.
  - (e) In case the proposed structure is for rent or sale the lending institution requests the approval of the local FHA office. (Form FH 52).
3. The borrower executes the proper note and mortgage form after the institution satisfies itself as to the sufficiency of the title and the property will be free and clear.





4. Construction starts - It is recommended that the lending institution make at least three construction inspections. (If progress payments are made it must assure itself that the value of labor and material equal 110%, plus previous progress payments, if any.)

5. Within 31 days from date of first disbursement the lending institution must submit its loan report (FH 56) to the FHA, Washington, for insurance recordation.

6. When the structure is completed and ready for occupancy the borrower will sign a completion certificate (FH 55) and the lending institution will make the final inspection and final disbursement.

7. The lending institution then submits a report of final completion to FHA, Washington, (FH 57, which is the duplicate copy of FH 56).

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Builders, Developers and Lenders Aided in  
Reducing Housing Costs by Land Planning  
Service of Federal Housing Administration

Builders, developers and lenders who are interested in reducing housing costs are reminded of the effective aids in this respect offered by the land planning service of the Federal Housing Administration in an announcement by Commissioner Franklin D. Richards.

The announcement was made by Mr. Richards as the FHA field offices began again to receive mortgage insurance applications under the veterans emergency housing provisions of the National Housing Act (Title VI). The field offices stopped receiving Title VI applications on November 12, when the insurance authorization was exhausted, although continuing to process the applications already in hand and to receive applications under the regular provisions of Title I and Title II.

The field offices resumed receiving Title VI applications on December 27, after an amendment increasing the Title VI authorization had been passed by Congress and signed by the President. The amendment makes \$250,000,000 additional authorization immediately available, with another \$500,000,000 on approval by the President.

"The FHA land planning service was established largely to help in the development of large-scale projects," Mr. Richards said. "This service is maintained to aid lenders, builders and developers in creating sound and attractive residential neighborhoods by the most economical and effective methods known. FHA considers it doubly important in this period of rising building costs."



Through long experience in this field, Mr. Richards said, FHA has assembled and developed techniques for reducing land development costs while maintaining quality. Application of these techniques in a specific proposed housing development frequently results both in reduced construction costs and in improved housing and neighborhood standards, he said.

Among the techniques used in this work, whose ultimate effect is to reduce the cost of housing, are the following:

1. Selection of sites which are adaptable to the type of housing construction proposed. For example, builders are advised to avoid land involving excessive rock excavation, excessive grading work, excessive drainage work, or costly extension of utilities.
2. Adaptation of street locations to topography in order to reduce costs of grading and excessive depth of house foundations.
3. Adjustment of street layout to reduce the length of utility lines and the number of catchbasins, manholes and other appurtenances.
4. Use of longer blocks, to eliminate unnecessary side streets and thereby reduce the length of street construction necessary to serve a development. Utility and street improvement costs are frequently reduced 5 to 10 percent through this economy.
5. Functional planning of street systems to attain a large proportion of local minor streets which cost less to construct than through streets.
6. Adjustment of street and lot layout to utilize all buildable land in a development and make all lots marketable.
7. Installation of land improvements of the type and to the extent needed to assure economical maintenance of properties. For example, planting of ground cover on steep slopes saves maintenance costs for controlling soil erosion and cleaning out storm sewer facilities.
8. Design of developments to create a high degree of market appeal in order to aid in obtaining rapid sale of properties and thereby permit large-scale building operations and the accompanying economies.
9. Programming land development to keep pace with but not exceed the need for lots for building purposes. Large tracts of land are platted and improved progressively by sections as needed for building instead of all at one time.

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January 16, 1948.

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For release on or  
after July 31, 1948

Commissioner Franklin D. Richards of the Federal Housing Administration has announced the publication of data sheets on subdivision exhibits for incorporation in local editions of FHA Land Planning Bulletin No. 3, "Neighborhood Standards." The new data sheets are intended to help subdivision sponsors and their technicians in preparing exhibits which will permit the FHA to render more rapid service on proposed residential developments.

Development sponsors will find in the new data sheets a description of the advisory services available to them from the FHA, and of subdivision exhibits which may be needed at various stages of planning. Also they will find suggestions through which they may obtain maximum benefits from their expenditures for technical assistance.

Land planners, engineers, and other technicians will find that the illustrations and check lists in the new data sheets are useful aids in the preparation of drawings and documents of the type needed by clients who utilize FHA mortgage insurance services.

The suggested procedures and technical data in the data sheets have been derived from extensive experience with proposed land developments under widely varying conditions. They are designed for maximum flexibility to meet local conditions and may generally be adapted to whatever conditions pertain to a specific development under consideration.

These procedures and data in some cases may be helpful to local planning officials in preparing and administering their regulations controlling land development. They are generally adaptable to the procedures customarily found in local subdivision regulations and may be used by local authorities as a basis for their own procedures. Where local procedures vary widely from those generally used by the FHA, the FHA will cooperate with local officials in adopting procedures which are mutually satisfactory.

Copies of the new data sheets on subdivision exhibits may be obtained on request to local FHA offices.

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